

EXHIBIT 2

Message

From: Nold, Mike J [/O=Wells Fargo & Co./OU=WFB1/cn=Recipients/cn=NoldMJ]
on behalf of Nold, Mike J [/o=wells fargo & co./ou=wfb1/cn=recipients/cn=noldmj]
Sent: 11/24/2015 11:36:51 AM
To: Wayne, Thomas [thomas.wayne@wellsfargo.com]
CC: Lagnese, Glenn P. [glenn.p.lagnese@wellsfargo.com]
Subject: RE: CIT 1552 Remediation Summary

Thanks

From: Wayne, Thomas
Sent: Tuesday, November 24, 2015 10:33 AM
To: Armstrong, Nicola L. (CO SPRINGS)
Cc: Lagnese, Glenn P.; Nold, Mike J
Subject: CIT 1552 Remediation Summary

CIT 1552 Remediation Summary for Nicole L Armstrong

HPA Attorney Fee Matrix was turned off October 2, 2015 around 3:20pm.

1. Initial population ALL HPA Denials: 7,647 customers
2. Reduced population to Affordability <=2% HTI to 257 customers

Max Fees from Matrix	7,186.00	7,186.00	7,186.00	7,186.00
4% Rate	4%	4%	4%	4%
Payment/Yr	287.44	287.44	287.44	287.44
Pymnt/mo	23.95	23.95	23.95	23.95
INCOME	1,500.00	2,999.00	3,499.00	5,000.00
HTI Delta	1.60%	0.80%	0.68%	0.48%
Median Fees from Matrix	3,038.00	3,038.00	3,038.00	3,038.00
2% Rate	2%	2%	2%	2%
Payment/Yr	60.76	60.76	60.76	60.76
Pymnt/mo	5.06	5.06	5.06	5.06
INCOME	1,500.00	2,999.00	3,499.00	5,000.00
HTI Delta	0.34%	0.17%	0.14%	0.10%

3. Population of HTI affordability with potential harm: 30 customers
4. Final population potential harm based on verified fees: 12 customers
5. Analysis taking all denial reasons into consideration: 0 customers with harm

Tom Wayne, VP

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